GOVERNMENT OF INDIA
TEXTILES
LOK SABHA

UNSTARRED QUESTION NO:1512
ANSWERED ON:10.03.2008
GENERAL HEALTH INSURANCE SCHEME
Owaisi Shri Asaduddin

Will the Minister of TEXTILES be pleased to state:

(a) whether the Government is providing general health insurance to textile workers;

(b) if so, whether critical illness cover to handloom workers has not been covered under the scheme;

(c) if so, the details thereof and the reasons therefor;

(d) whether the Government proposes to include critical illness under existing general health insurance scheme to these workers;

(e) if so, the details thereof;

(f) whether the Government proposes to implement a comprehensive health insurance scheme to cover all types of illness among textile workers; and (g) if so, the details thereof alongwith the time by which it is likely to be implemented?

Answer

MINISTER OF STATE IN THE MINISTRY OF TEXTILES(SHRI E.V.K.S. ELANGOVAN)

(a): During the 11th plan Government of India is providing General Health Insurance for Handloom Weavers and Handicraft artisans through the following schemes :-

(I) Health Insurance scheme as a component of Handloom Weavers Comprehensive Welfare Scheme; and

(II) Rajiv Gandhi Shilpi Swasthya Yojana for Handicraft artisans

(b): Under the present Health Insurance Scheme for Handloom Weavers, the following critical illnesses such as Cancer, paralysis, Myocardial Infarction, Bypass surgery, Kidney failure, stroke, TB are not covered.

(c) to (e): The matter regarding covering critical illnesses under the Health Insurance Scheme was taken up during the discussions held for implementing the Handloom Weavers Comprehensive Welfare Scheme. However, since inclusion of critical illnesses would enhance the premium under the Health Insurance Scheme, it was felt that the above illnesses can be covered under a new scheme to be launched by the Life Insurance Corporation at a lower premium. This matter was discussed with the LIC for reducing the premium.

(f)& (g): A new product at a lower premium covering the above critical illnesses is under consideration by the LIC.